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United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)					Volun	tary Petition
Name of Debtor (if individual, enter Last, First, Middle): Whatley, Demeatreas L			Name of Joint Deb	tor (Spouse) (Last, First, N	Aiddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				sed by the Joint Debtor in t laiden, and trade names):	he last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Comp than one, state all): xxx-xx-1775	olete EIN (if more		Last four digits of S than one, state all):	Soc. Sec. or Individual-Taxp	payer I.D. (ITIN)/C	omplete EIN (if more
Street Address of Debtor (No. and Street, City, and State): 6634 S Maryland Ave Chicago, IL			Street Address of J	loint Debtor (No. and Stree	et, City, and State)	:
	ZIP CODE 60637					ZIP CODE
County of Residence or of the Principal Place of Business: Cook	•		County of Residence	ce or of the Principal Place	of Business:	•
Mailing Address of Debtor (if different from street address): 6634 S Maryland Ave Chicago, IL			Mailing Address of	Joint Debtor (if different fro	om street address)	):
	ZIP CODE 60637					ZIP CODE
Location of Principal Assets of Business Debtor (if different from stre	eet address above	e):				ZIP CODE
Type of Debtor (Form of Organization)	Nature of (Check					de Under Which (Check one box.)
(Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check	in 11 U.S.C. Railroad Stockbroker Commodity	t Real E . § 101(: r Broker	state as defined	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Chapter 15 of a Foreign Chapter 15	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
this box and state type of entity below.)  Clearing Bank  Other					Nature of Debt (Check one box	
Chapter 15 Debtors Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:  Tax-Exem (Check box, i Debtor is a tax-ex under title 26 of the code (the Internal)			pplicable.) npt organization United States	Debts are primarily of debts, defined in 11 § 101(8) as "incurre individual primarily for personal, family, or I hold purpose."	U.S.C. d by an or a	Debts are primarily business debts.
Filing Fee (Check one box.)  ✓ Full Filing Fee attached.			Check one box Debtor is a sr	c: Chapter 11 mall business debtor as def		. § 101(51D).
Filling Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:  Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).				ing debts owed to		
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes:  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						
Statistical/Administrative Information  ✓ Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						
Estimated Number of Creditors	5,001- 1	0,001- 25,000	25,001- 50,000	50,001- Ovi	er ),000	
		001 \$100,000, million to \$500 m		re than billion		
Estimated Liabilities		550,000, o \$100 r			re than billion	

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D1 (	omciai Form 1) (04/13)	. age <b>2</b> 0. 00		Page 2
Vo	oluntary Petition	Name of Debtor(s): De	emeatreas L Whatley	
(Tł	nis page must be completed and filed in every case.)			
	All Prior Bankruptcy Cases Filed Within Last	1		
Loca Nor	tion Where Filed: ne	Case Number:	Date Filed:	
	tion Where Filed:	Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Deb	tor (If more than one, attach a	dditional sheet.)
	e of Debtor:	Case Number:	Date Filed:	
Nor Distri		Relationship:	ludge	
ווופוט	о.	Relationship.	Judge:	
10Q	Exhibit A be completed if debtor is required to file periodic reports (e.g., forms 10K and ) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) e Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	I, the attorney for the pet informed the petitioner th of title 11, United States	Exhibit B To be completed if debtor is an individual nose debts are primarily consumer debtitioner named in the foregoing petition, nat [he or she] may proceed under chapped to the relief available. The code, and have explained the relief available to the debtor 342(b).	ts.) declare that I have oter 7, 11, 12, or 13 ailable under each
		X /s/ Robert J. Ac	lams & Associates	3/4/2015
			ms & Associates	Date
Doe:	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition.  No.	nibit C a threat of imminent and id	entifiable harm to public health or safet	y?
	Ext	nibit D		
(То	be completed by every individual debtor. If a joint petition is filed, each Exhibit D, completed and signed by the debtor, is attached and n		·	.)
If th	is is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attact	ned and made a part of	this petition.	
		ing the Debtor - Venue	•	
$   \overline{\mathbf{A}} $	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days		•	immediately
	There is a bankruptcy case concerning debtor's affiliate, general partn	er, or partnership pend	ing in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	ndant in an action or pr		·
	Certification by a Debtor Who Resid		idential Property	
_	(Check all ap Landlord has a judgment against the debtor for possession of debtor's	plicable boxes.)	cked complete the following )	
Ц	Landiord has a judgment against the debtor for possession of debtors	residence. (II box che	cked, complete the following.)	
	(1)	Name of landlord that o	btained judgment)	
	<del>-</del>			
_	(/ Debtor claims that under applicable nonbankruptcy law, there are circu	Address of landlord)	the debtor would be permitted to	o cure the entire
Ц	monetary default that gave rise to the judgment for possession, after t		•	Cure the entire
	Debtor has included with this petition the deposit with the court of any petition.	rent that would become	due during the 30-day period af	ter the filing of the
	Debtor certifies that he/she has served the Landlord with this certificat	ion. (11 U.S.C. & 362/I	)).	

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B1 (Official Form 1) (04/13)

Page 3

Voluntary Petition	Name of Debtor(s): Demeatreas L Whatley
(This page must be completed and filed in every case)	
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Demeatreas L Whatley  Demeatreas L Whatley	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
3/4/2015	
Date	Date
Signature of Attorney*  X /s/ Robert J. Adams & Associates  Robert J. Adams & Associates  Bar No. 0013056  Robert J. Adams & Associates  901 W. Jackson, Suite 202  Chicago, IL 60607	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No.(312) 346-0100 Fax No.(312) 346-6228  3/4/2015  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the	Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or
Information in the schedules is incorrect.  Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
Signature of Authorized Individual  Printed Name of Authorized Individual	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual  Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.
	• • • • • • • • • • • • • • • • • • • •

# B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Demeatreas L Whatley	Case No.			
			(if known)		
	Debtor(s)				

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH **CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D.

Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Demeatreas L Whatley Case No. (if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Demeatreas L Whatley Demeatreas L Whatley
Date: 3/4/2015

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B6A (Official Form 6A) (12/07)

In re	Demeatreas L Whatley	Case No.	
		(if	f known)

# **SCHEDULE A - REAL PROPERTY**

	Tot		\$0.00	
None				
Name				
		Husband, Wife, Joint, or Community	or Exemption	
Property		and, \	Deducting Any Secured Claim	Secured Claim
Location of	Interest in Property	Vife, . nunity	Interest in Property, Without	Amount Of
Description and	Nature of Debtor's	Joint,	of Debtor's	
		_	Current Value	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Demeatreas L Whatle	Case No.	
		(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		cash	-	\$75.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking	-	\$75.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		used furniture	-	\$200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		clothing	-	\$250.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Demeatreas	L Whatley
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Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Demeatreas L	Whatley
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Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Cadillac DTS	-	\$9,000.00
26. Boats, motors, and accessories.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Demeatreas L Whatley	Case No.	
			(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
<ul> <li>27. Aircraft and accessories.</li> <li>28. Office equipment, furnishings, and supplies.</li> <li>29. Machinery, fixtures, equipment, and supplies used in business.</li> <li>30. Inventory.</li> <li>31. Animals.</li> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	x x x x	Class action against Woodlawn Organization, former employer that allegedly submitted false data to IDES, likely to receive setoff against debt owed to IDES but not a positive payout	-	\$250.00
(Include amounts from any conti	nuat		tal >	\$9,850.00

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B6C (Official Form 6C) (4/13)

In re Demeatreas L Whatley

Case No.	
	(If known)

\$850.00

\$9,850.00

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

cash         735 ILCS 5/12-1001(b)         \$75.00         \$75.00           checking         735 ILCS 5/12-1001(b)         \$75.00         \$75.00           used furniture         735 ILCS 5/12-1001(b)         \$200.00         \$200.00           clothing         735 ILCS 5/12-1001(a), (e)         \$250.00         \$250.00           2007 Cadillac DTS         735 ILCS 5/12-1001(c)         \$0.00         \$9,000.00           Class action against Woodlawn Organization, former employer that allegedly submitted false data to IDES, likely to receive setoff against debt owed to IDES but not a positive payout         735 ILCS 5/12-1001(b)         \$250.00	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
used furniture         735 ILCS 5/12-1001(b)         \$200.00         \$200.00           clothing         735 ILCS 5/12-1001(a), (e)         \$250.00         \$250.00           2007 Cadillac DTS         735 ILCS 5/12-1001(c)         \$0.00         \$9,000.00           Class action against Woodlawn Organization, former employer that allegedly submitted false data to IDES, likely to receive setoff against debt         735 ILCS 5/12-1001(b)         \$250.00         \$250.00	735 ILCS 5/12-1001(b)	\$75.00	\$75.00
clothing 735 ILCS 5/12-1001(a), (e) \$250.00 \$250.00  2007 Cadillac DTS 735 ILCS 5/12-1001(c) \$0.00 \$9,000.00  Class action against Woodlawn Organization, former employer that allegedly submitted false data to IDES, likely to receive setoff against debt	735 ILCS 5/12-1001(b)	\$75.00	\$75.00
2007 Cadillac DTS  735 ILCS 5/12-1001(c)  \$0.00 \$9,000.00  Class action against Woodlawn Organization, former employer that allegedly submitted false data to IDES, likely to receive setoff against debt  735 ILCS 5/12-1001(b)  \$250.00	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Class action against Woodlawn Organization, former employer that allegedly submitted false data to IDES, likely to receive setoff against debt  735 ILCS 5/12-1001(b) \$250.00 \$250.00	735 ILCS 5/12-1001(a), (e)	\$250.00	\$250.00
former employer that allegedly submitted false data to IDES, likely to receive setoff against debt	735 ILCS 5/12-1001(c)	\$0.00	\$9,000.00
	735 ILCS 5/12-1001(b)	\$250.00	\$250.00
		735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(a), (e) 735 ILCS 5/12-1001(c)	Exemption         Exemption           735 ILCS 5/12-1001(b)         \$75.00           735 ILCS 5/12-1001(b)         \$75.00           735 ILCS 5/12-1001(b)         \$200.00           735 ILCS 5/12-1001(a), (e)         \$250.00           735 ILCS 5/12-1001(c)         \$0.00

 $<sup>^{\</sup>star}$  Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Document

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B6D (Official Form 6D) (12/07) In re Demeatreas L Whatley

Case No.	
	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

					<u> </u>			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		<u>=</u>	DATE INCURRED:					
ACCT #:			NATURE OF LIEN: Auto loan					
Exeter Finance 222 Las Colinas BI Ste 1800 Irving, TX 75039-5438		-	COLLATERAL: 2007 Cadillac DTS REMARKS:				\$15,000.00	\$6,000.00
			VALUE: \$9,000.00					
			Subtotal (Total of this F	_		ŀ	\$15,000.00	\$6,000.00
No continuation sheets attached			Total (Use only on last p	Jay	e) >	٠ ا	\$15,000.00 (Report also on	\$6,000.00 (If applicable,
							Cummoniat	report also en

Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/13)

In re Demeatreas L Whatley

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΓY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
<b>☑</b>	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of istment.
	continuation sheets attached

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B6E (Official Form 6E) (04/13) - Cont.

In re Demeatreas L Whatley

Case No.	
	(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

			<u> </u>			-			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: IRS P.O Box 7346 Philadelphia, PA 19101-7346		-	DATE INCURRED: 2012 CONSIDERATION: Taxes REMARKS:				\$1,582.00	\$1,582.00	\$0.00
			sheets Subtotals (Totals of this	pa	ge)	>	\$1,582.00	\$1,582.00	\$0.00
attached to Schedule of Creditors Holding Priority Claims  (Use only on last page of the completed Schedule E.  Report also on the Summary of Schedules.)									
Totals >  (Use only on last page of the completed Schedule E.  If applicable, report also on the Statistical Summary  of Certain Liabilities and Related Data.)									

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B6E (Official Form 6E) (04/13) - Cont.

In re Demeatreas L Whatley

Case No.	
	(If Known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	TYPE OF PRIORITY	Adm	inistr	ative allowances						
MAILIN INCLUDI AND ACC	TOR'S NAME, IG ADDRESS ING ZIP CODE, OUNT NUMBER ructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Robert J. Adams & 901 W. Jackson, S Chicago, IL 60607	Suite 202			DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:				\$4,000.00	\$4,000.00	\$0.00
Sheet no. 2 attached to Schedul	le of Creditors Holdir (L	Jse only	ty Cla y on		To	ge) otal		\$4,000.00 \$5,582.00	\$4,000.00	\$0.00
	If	applica	able,	last page of the completed Schedul report also on the Statistical Summ bilities and Related Data.)		als	^		\$5,582.00	\$0.00

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Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	П.	Check this box	if debtor has no	creditors holding	unsecured claims	to report on this Schedule F.
--	----	----------------	------------------	-------------------	------------------	-------------------------------

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISDITED	חוסים ביי	AMOUNT OF CLAIM
ACCT #: City of Chicago Dept. Of Revenue Aminstrative Hearings Collections 121 N. Lasalle Chicago, IL 60602		-	DATE INCURRED: CONSIDERATION: Tickets REMARKS:					\$500.00
ACCT #: Comcast PO Box 3002 Southeastern, PA 19398		-	DATE INCURRED: CONSIDERATION: Other REMARKS:					\$250.00
ACCT #: ComEd Customer Care Center P.O.Box 87522 Chicago, IL 60680		-	DATE INCURRED: CONSIDERATION: Utility Service REMARKS:					\$1,800.00
Representing: ComEd			Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001					Notice Only
ACCT #: Direct TV PO Box 78626 Phoenix, AZ 85062		-	DATE INCURRED: CONSIDERATION: Other REMARKS:					\$300.00
ACCT #: Illinois Department of Employment Securi 33 S. State Chicago, IL 60603		-	DATE INCURRED: CONSIDERATION: Unemployment REMARKS:					\$19,968.05
1continuation sheets attached		(Rep	(Use only on last page of the completed Scl port also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	nedu e, o	ota ule n tl	ıl > F.) he		\$22,818.05

Document

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B6F (Official Form 6F) (12/07) - Cont. In re **Demeatreas L Whatley** 

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Peoples Gas 130 E. Randolph St. Chicago, IL 60601		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$700.00
Charten		044-21		1			6700.00
Sheet no1 of1 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >   (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				l > F.) ne	\$700.00 \$23,518.05		

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B6G (Official Form 6G) (12/07)

In re Demeatreas L Whatley

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT OF OTHER PARTIES TO LEASE OR CONTRACT. CONTRACT

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B6H (Official Form 6H) (12/07)

In re Demeatreas L Whatley

Case No.	
•	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

				ument Pa	ae 20 of 35	1	
F	ill in this inform	ation to identify	your case:				
	Debtor 1	Demeatreas	L Middle News	Whatley			
	<b>5</b> .10	First Name	Middle Name	Last Name		Che	ck if this is:
	Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			An amended filing
	United States Bankr	uptcy Court for the:	NORTHERN	DISTRICT OF IL	LINOIS		A supplement showing post-petition
	Case number				_		chapter 13 income as of the following date:
	(if known)						MM / DD / YYYY
<u>O</u> 1	fficial Form B	<u>61</u>					
Sc	chedule I: You	ur Income					12/13
res inc abo you	ponsible for supply lude information ab out your spouse. If ur name and case n	ring correct information your your spouse. I more space is need	ation. If you are f you are separ ded, attach a se Answer every q	e married and not ated and your spo eparate sheet to th	filing jointly, and ouse is not filing	your with y	Debtor 2), both are equally spouse is living with you, ou, do not include information any additional pages, write
1.	Fill in your emplo	yment		<b>5</b>			<b>5</b> 1
	If you have more the			Debtor 1			Debtor 2 or non-filing spouse
	job, attach a separ with information ab		yment status	<ul><li>✓ Employed</li><li>✓ Not employed</li></ul>	ed		☐ Employed ☐ Not employed
	additional employe	rs. Occup	ation	Program Servi			
	Include part-time, s or self-employed w		yer's name	UIC			
	Occupation may in student or homema	p.o.	yer's address	N			
	applies.	akor, ii k		Number Street			Number Street
				City	State Zip C	ode	City State Zip Code
		How Ic	ng employed th	here? <u>5 years</u>			
<b>.</b>	art 2: Give D	etails About Mo	onthly Incom	e			
Est		me as of the date y			ing to report for ar	ny line	, write \$0 in the space. Include your
	· .		nan one employe	er, combine the info	ormation for all em	ploye	rs for that person on the lines below. If
you	ı need more space, a	attach a separate she	eet to this form.				
					For Debtor	1	For Debtor 2 or non-filing spouse
2.		s wages, salary, ar If not paid monthly			2. <b>\$2,68</b>	<u>0.17</u>	
3.	Estimate and list	monthly overtime p	ay.		3. +\$	0.00	
4.	Calculate gross in	ncome. Add line 2 -	Fline 3.		4. <b>\$2,68</b>	0.17	

Official Form B 6I Schedule I: Your Income page 1

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Debtor 1 Demeatreas

Document

Desc Main

Page 21 of 35 Case number (if known) First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here ..... \$2,680.17 List all payroll deductions: \$301.16 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$93.17 5e. Insurance 5e. 5f **Domestic support obligations** 5f. \$0.00 \$47.67 5g. Union dues 5g 5h. Other deductions. \$0.00 Specify: 5h.+ Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 6. \$442.00 5g + 5h. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 7. \$2,238.17 List all other income regularly received: 8a. Net income from rental property and from operating a 8a. \$0.00 business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a 8c. \$0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any noncash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. 8h. 🖡 Specify: \$0.00 Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$0.00 10. 10. Calculate monthly income. Add line 7 + line 9. \$2,238.17 \$2,238.17 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 Specify: 11. 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly 12. \$2,238.17 income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Combined Related Data, if it applies. monthly income 13. Do you expect an increase or decrease within the year after you file this form? **√** No. None. Yes. Explain:

Case 15-07575 Doc 1 Filed 03/04/15 Entered 03/04/15 11:09:20 Desc Main Page 22 of 35 Document Fill in this information to identify your case: Check if this is: ☐ An amended filing Debtor 1 **Demeatreas** Whatley First Name Middle Name Last Name A supplement showing post-petition chapter 13 expenses as of the Debtor 2 following date: (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS MM / DD / YYYY Case number A separate filing for Debtor 2 because (if known) Debtor 2 maintains a separate household Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? ☐ No Dependent's relationship to Dependent's Does dependent Yes. Fill out this information Do not list Debtor 1 and Debtor 1 or Debtor 2 live with you? age for each dependent..... Debtor 2. No 15  $\sqrt{\phantom{a}}$ Yes Do not state the No dependents' names.  $\overline{\mathbf{Q}}$ Yes No Yes П No Yes No Yes Do your expenses include Nο  $\square$ expenses of people other than Yes yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) Your expenses \$850.00 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a.

4b.

4c.

4d.

page 1

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Official Form B 6J

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Debtor 1 **Demeatreas** First Name

Middle Name

Last Name

		Your exper	ises
5.	Additional mortgage payments for your residence, such as home equity loans	5.	
6.	Utilities:		_
	6a. Electricity, heat, natural gas	6a	\$75.00
	6b. Water, sewer, garbage collection	6b.	_
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c	\$75.00
	6d. Other. Specify:	6d.	
7.	Food and housekeeping supplies	7.	\$250.00
8.	Childcare and children's education costs	8.	
9.	Clothing, laundry, and dry cleaning	9.	
10.	Personal care products and services	10.	
11.	Medical and dental expenses	11.	\$20.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$150.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$2.00
14.	Charitable contributions and religious donations	14	
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	
	15b. Health insurance	15b	
	15c. Vehicle insurance	15c	\$85.00
	15d. Other insurance. Specify:	15d.	
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16	
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a	
	17b. Car payments for Vehicle 2 <b>child care</b>	17b.	\$231.00
	17c. Other. Specify:	17c	
	17d. Other. Specify:	17d	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	
19.	Other payments you make to support others who do not live with you.  Specify:	19.	
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a.	
	20b. Real estate taxes	20b	
	20c. Property, homeowner's, or renter's insurance	20c	
	20d. Maintenance, repair, and upkeep expenses	20d	
	20e. Homeowner's association or condominium dues	20e.	

Deb		Case 15-07575 Doc 1 Filed 03/04/15 Entered 03/04/15 11:  Demeatreas L Document Page 24 of 35 Case number  First Name Middle Name Last Name		
21.	Othe	er. Specify:	21.	·
22.		r monthly expenses. Add lines 4 through 21. result is your monthly expenses.	22.	\$1,738.00
23.	Calc	ulate your monthly net income.	_	
	23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$2,238.17
	23b.	Copy your monthly expenses from line 22 above.	23b. <b>-</b>	\$1,738.00
	23c.	Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	\$500.17
24.	Do y	ou expect an increase or decrease in your expenses within the year after you file this form?		
		example, do you expect to finish paying for your car loan within the year or do you expect your mortgnent to increase or decrease because of a modification to the terms of your mortgage?	age	
		No. Yes. Explain here: None.		

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B 6 Summary (Official Form 6 - Summary) (12/14)

## ÚNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Demeatreas L Whatley

Case No.

Chapter 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$9,850.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$15,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$5,582.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$23,518.05	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$2,238.17
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$1,738.00
	TOTAL	19	\$9,850.00	\$44,100.05	

B 6 Summary (Official Form 6 - Summary) (12/14)

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re Demeatreas L Whatley

Case No.

Chapter 13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$1,582.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$1,582.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$2,238.17
Average Expenses (from Schedule J, Line 22)	\$1,738.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$2,685.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$6,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$5,582.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$23,518.05
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$29,518.05

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In re Demeatreas L Whatley

Case No. (if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have re sheets, and that they are true and correct to the bes	ad the foregoing summary and schedules, consisting ofst of my knowledge, information, and belief.	21
Date 3/4/2015	Signature /s/ Demeatreas L Whatley  Demeatreas L Whatley	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/13)

ı

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Demeatreas L Whatley	Case No.	
			(if known)

		STATEMENT OF FINANCIAL AFFAIRS			
	1. Income from em	ployment or operation of business			
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
	AMOUNT	SOURCE			
	\$5,000.00	2015 income to date 2014 \$30,000 2013 \$30,000			

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

Non

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Demeatreas L Whatley	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

	5.	Rer	ossess	ions, 1	forec	losures	and	returns
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None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None  $\square$ 

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\square$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None ⊻

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robert J. Adams & Associates 901 W. Jackson, Suite 202 Chicago, IL 60607

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 02/28/2015

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$399 received for filing fee and copying costs

#### 10. Other transfers

None  $\square$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.



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# Document Page 30 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Demeatreas L Whatley	Case No.	
		/if known	)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

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#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None  $oldsymbol{
u}$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None  $\square$ 

List all property owned by another person that the debtor holds or controls.

None  $\square$ 

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

 $\square$ 

15. Prior address of debtor

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

B7 (Official Form 7) (04/13)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Demeatreas L Whatley	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
None	<ul><li>18. Nature, location and name of business</li><li>a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending</li></ul>

dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

Doc 1 Filed 03/04/15 Entered 03/04/15 11:09:20 Desc Main Case 15-07575

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# Document Page 32 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	emeatreas L Whatley Case No.	Case No.	
		(if known)	

#### STATEMENT OF FINANCIAL AFFAIRS

	Continuation Sheet No. 4
None	20. Inventories  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None  ✓	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None  ✓	a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.
	23. Withdrawals from a partnership or distributions by a corporation
None  ✓	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.
	24. Tax Consolidation Group
None  ✓	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.
	25. Pension Funds

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

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#### Document Page 33 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Demeatreas L Whatley	Case No.	
		(if known)	

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

If completed by an individual or individual and spouse]						
declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.						
Date 3/4/2015	Signature	/s/ Demeatreas L Whatley				
	of Debtor	Demeatreas L Whatley				
Date	Signature					
	of Joint Debtor					
	(if any)					

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

#### Document Page 34 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Demeatreas L Whatley CASE NO

CHAPTER 13

	DISCLOSURE OF CO	OMPENSATION OF ATTORN	IEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bathat compensation paid to me within one ye services rendered or to be rendered on behis as follows:	ar before the filing of the petition in bank	kruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:		\$4,000.00
	Prior to the filing of this statement I have red	ceived:	\$399.00
	Balance Due:		\$3,601.00
2.	The source of the compensation paid to me	was:	
		er (specify)	
3.	The source of compensation to be paid to n	ne is:	
		er (specify)	
4.	☐ I have not agreed to share the above-d associates of my law firm.	lisclosed compensation with any other p	erson unless they are members and
		osed compensation with another persor e agreement, together with a list of the r	
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situation bankruptcy; b. Preparation and filing of any petition, sch c. Representation of the debtor at the meet	n, and rendering advice to the debtor in nedules, statements of affairs and plan v	determining whether to file a petition in which may be required;
6.	By agreement with the debtor(s), the above	-disclosed fee does not include the follo	wing services:
		CERTIFICATION	
	I certify that the foregoing is a complete s representation of the debtor(s) in this bankr		nent for payment to me for
	3/4/2015	/s/ Robert J. Adams & Associa	ates
	Date	Robert J. Adams & Associates Robert J. Adams & Associates 901 W. Jackson, Suite 202 Chicago, IL 60607 Phone: (312) 346-0100 / Fax: (3	Bar No. 0013056
	/s/ Demeatreas L Whatley		
	Demeatreas L Whatley		

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IN RE: Demeatreas L Whatley CASE NO

CHAPTER 13

# **VERIFICATION OF CREDITOR MATRIX**

	The above named Debtor hereby v	erifies that the	attached list of	f creditors is true	e and correct to t	he best of h	is/her
know	ledge.						

Date .	3/4/2015	Signature _/s/ Demeatreas L Whatley
		Demeatreas L Whatley
_		
Date		Signature